

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Greenbelt Division**

In Re:

Kyongsik Jun,
Minsoo Ha,

Debtors.

*
*
* Case No. 23-13312
*
* Chapter 13
*

MOTION TO APPROVE LOAN MODIFICATION

Flagstar Bank, N.A., by undersigned counsel, hereby moves to have the Court approve a loan modification of the current mortgage loan with Flagstar Bank, N.A. and borrowers, Min Soo Ha and Kyong Sik Jun. Flagstar Bank N.A. has approved the Debtors for a loan modification which provides the following terms:

Interest Rate	36 months @ 5.000%
	12 months @ 6.000%
	84 months @ 6.500%
Term:	11 years
Maturity Date:	June 1, 2034
New Principal Balance:	\$304,960.47
New P & I:	36 months @ \$3,008.28
	12 months @ \$3,122.70
	84 months @ \$3,174.19
First Payment Due Date:	July 1, 2023

WHEREFORE, the Movant respectfully requests that this Court approves the loan modification.

Respectfully submitted,

/s/Elizabeth Parrott

Elizabeth Parrott, BAR NO. 22018
Attorney for Movant
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
678-277-4911
Elizabeth.Parrott@mccalla.com

CERTIFICATE OF SERVICE

I hereby certify that on the 24th day of July, 2023, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Motion to Approve Loan Modification will be served electronically by the court's CM/ECF system on the following:

Timothy P. Branigan, Chapter 13 Trustee
cmecl@chapter13maryland.com

I hereby certify that on the 24th day of July, 2023, a copy of the Motion to Approve Loan Modification was also mailed first class mail, postage prepaid to all creditors listed on the attached creditor matrix and to:

Kyongsik Jun
10282 Arizona Circle, Apt. 64
Bethesda, MD 20817-1242

Minsoo Ha
10282 Arizona Circle, Apt. 64
Bethesda, MD 20817-1242

Christopher R. Wampler
12114B Heritage Park Circle
Silver Spring, MD 20906

/s/Elizabeth Parrott

Elizabeth Parrott

Label Matrix for local noticing

0416-0

Case 23-13312

District of Maryland

Greenbelt

Fri Jul 21 08:53:44 EDT 2023

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN

PO BOX 183853

ARLINGTON TX 76096-3853

American Express National Bank, AENB c/o Zwi

80 Minuteman Road, P.O. Box 9043

Andover, MA 01810-0943

BMW Bank of North America, c/o AIS Portfolio
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901Bridgecrest Acceptance Corporation, c/o AIS
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901CITIBANK, N.A.
BWW Law Group, LLC
6003 Executive Blvd, Suite 101
Rockville, MD 20852-3813Citibank, N.A. C/O Cenlar FSB
BWW Law Group, LLC
6003 Executive Blvd, Suite 101
Rockville, MD 20852-38131012 BWMD, LLC
8404 Early Bud Way
Laurel, MD 20723-1083AT&T
Attn: Bankruptcy
4331 Communications Drive
Floor 4W
Dallas, TX 75211-1300Ally Financial Inc.
500 Woodward Ave
Detroit, MI 48226-3416AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853American Express National Bank, AENB
c/o Zwicker and Associates, P.C.
Attorneys/Agents for Creditor
P.O. Box 9043
Andover, MA 01810-0943Amex
Correspondence/Bankruptcy
PO Box 981540
El Paso, TX 79998-1540(p)BMW FINANCIAL SERVICES
CUSTOMER SERVICE CENTER
PO BOX 3608
DUBLIN OH 43016-0306BMW Financial Services Attn: Customer Accoun
1400 City View Drive
Columbus, OH 43215-1477Bank of America
Attn: Bankruptcy
100 North Tryon Street
Charlotte, NC 28255-0001Bank of America, N.A.
PO Box 673033
Dallas, TX 75267-3033Bridgecrest Acceptance Corp
7300 East Hampton Avenue
Suite 100
Mesa, AZ 85209-3324Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130-0285Capital One
PO Box 30285
Salt Lake City, UT 84130-0285Capital One N.A.
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901Carvana, LLC / Bridgecrest c/o AIS Portfolio
PO Box 4138
Houston, TX 77210-4138Central Loan Admin & R
PO Box 77404
Ewing, NJ 08628-6404(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774Chris Kim
7701 Lafayette Forest Drive
#14
Annandale, VA 22003-6308Christopher T. Robertson
Chap Petersen & Associates, PLLC
3970 Chain Bridge Road
Fairfax, VA 22030-3316Citi
Attn: Bankruptcy
Sioux Falls, SD 57117Citibank, N.A.
c/o Cenlar FSB
Attn: Bankruptcy Department
425 Phillips Blvd.
Ewing, NJ 08618-1430Citibank, N.A.
c/o Quantum3 Group LLC
PO Box 280
Kirkland, WA 98083-0280Citibank/Best Buy
Citicorp Cr Svcs/Centralized
Bankruptcy
PO Box 790040
Saint Louis, MO 63179-0040

Comenity Bank/Ann Taylor Loft
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218-2125

(p) COMPTROLLER OF MARYLAND
 BANKRUPTCY UNIT
 301 W PRESTON ST ROOM 409
 BALTIMORE MD 21201-2383

(p) MOHELA
 CLAIMS DEPARTMENT
 633 SPIRIT DRIVE
 CHESTERFIELD MO 63005-1243

(p) EXPANSION CAPITAL GROUP
 5801 S CORPORATE PL
 SIOUX FALLS SD 57108-5027

G Harrison Bliss II
 Davis, Agnor, Rapaport & Skalny, LLC
 11000 Broken Land Parkway
 Columbia, MD 21044-3541

G. Harrison Bliss II, Esq.
 Davis, Agnor, Rapaport & Skalny, LLC
 11000 Broken Land Parkway
 Suite 600
 Columbia, MD 21044-3534

GM Financial
 PO Box 78143
 Phoenix, AZ 85062-8143

JPMorgan Chase Bank, N.A.
 s/b/m/t Chase Bank USA, N.A.
 c/o Robertson, Anschutz, Schneid,
 Crane & Partners, PLLC
 6409 Congress Avenue, Suite 100
 Boca Raton, FL 33487-2853

Koam Partners LLC
 7002 Little River Turnpike
 #D
 Annandale, VA 22003-3200

Lawrence A. Shulman
 Shulman Rogers
 12505 Park Potomac Ave
 6th Floor
 Potomac, MD 20854-6803

M&T BANK
 PO Box 1508, Buffalo, NY 14240

(p) M&T BANK
 LEGAL DOCUMENT PROCESSING
 626 COMMERCE DRIVE
 AMHERST NY 14228-2307

Macys/cbna
 Attn: Bankruptcy
 9111 Duke Boulevard
 Mason, OH 45040-8999

NORDSTROM, INC.
 Jefferson Capital Systems LLC Assignee
 Po Box 7999
 Saint Cloud MN 56302-7999

Nordstrom/TD Bank USA
 ATTN: Bankruptcy
 PO Box 6555
 Englewood, CO 80155-6555

Offit Kurman
 80000 Towers Crescent Drive
 #1400
 Vienna, VA 22182

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
 PO BOX 41067
 NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
 Comenity Bank
 PO Box 788
 Kirkland, WA 98083-0788

Shellpoint Mortgage Servicing
 Attn: Bankruptcy
 PO Box 10826
 Greenville, SC 29603-0826

State of Maryland DLLR
 Division of Unemployment Insurance
 1100 N. Eutaw Street, Room 401
 Baltimore, MD 21201-2226

Sung Chun
 PO Box 778
 Ellicott City, MD 21041-0778

THE BANK OF NEW YORK MELLON
 NewRez LLC DBA Shellpoint Mortgage Servi
 Bankruptcy Department
 PO Box 10826
 Greenville, SC 29603-0826

Taxing Authority of Montgomery County
 Division of Treasury
 255 Rockville Pike, Ste. L-15
 Rockville, MD 20850-4188

Vita Tysons Corner
 7902 Tysons One Place
 McLean, VA 22102-5202

Wellen Capital
 600 West Jackson Boulevard
 Chicago, IL 60661-5636

Christopher R. Wampler
 12114B Heritage Park Circle
 Silver Spring, MD 20906-4554

Kyongsik Jun
 10282 Arizona Circle, Apt. 64
 Bethesda, MD 20817-1242

Minsoo Ha
 10282 Arizona Circle, Apt. 64
 Bethesda, MD 20817-1242

Timothy P. Branigan
 9891 Broken Land Parkway
 Suite 301
 Columbia, MD 21046-3002

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit Financial Services, Inc.
dba GM Financial
PO Box 183853
Arlington, TX 76096

BMW Financial Services
Attn: Bankruptcy/Correspondence
PO Box 3608
Dublin, OH 43016

Chase Card Services
Attn: Bankruptcy
PO Box: 15298
Wilmington, DE 19850

Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201

Department of Education
Mohela
Attn: Bankruptcy
633 Spirit Drive
Chesterfield, MO 63005

Expansion Capital Group
5801 S. Corporate PL
Sioux Falls, SD 57108

M&T Bank
Attn: Bankruptcy
PO Box 844
Buffalo, NY 14240

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Aujoor Enterprises II, LLC

(u)KoAm Partners, LLC

(u)The Bank Of New York Mellon Fka The Bank O

(u)Allen Liang
INVALID ADDRESS PROVIDED

(u)Wells Fargo Dealer Services
INVALID ADDRESS PROVIDED

(u)Augustine Kim

End of Label Matrix
Mailable recipients 58
Bypassed recipients 6
Total 64